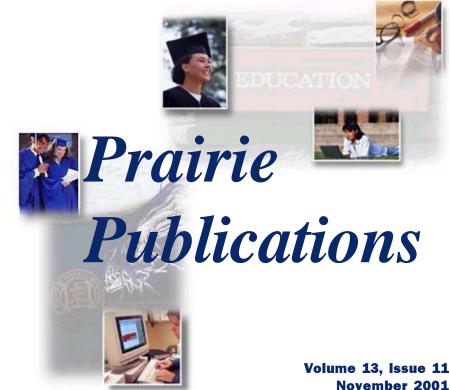
Student Loans of North Dakota

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SLND-Guarantor Guarantee Volumes Up for Fiscal Year

Fiscal year 2001, covering October 1, 2000 through September 30, 2001, was another outstanding year for SLND-Guarantor. Overall, our loan guarantee volume increased by 13%.

In reviewing the numbers, all loan programs showed an increase this year, with the Unsubsidized Stafford loan and the DEAL program recording the most growth. Overall, the Unsubsidized Stafford loan grew by 29% and our state funded and guaranteed DEAL program grew by 97%. Wow! This program has really taken off over the last few years.

Recognizing that our alternative loan program is becoming an ever more popular way to assist students in paying for school, we must work towards the automation of the program. Future phases of our e-commerce project will provide for this automation by processing these loans via CommonLine. We will also be automating our credit check for PLUS and DEAL loans via the Internet. These enhancements should make the processing of the DEAL loans better for all.

On behalf of Student Loans of North Dakota, I would like to thank you for your business. At SLND, we appreciate your efforts in processing student loans and we are committed to making this process easier, quicker, and better for you and your students.

Wally Erhardt, Associate Director SLND-Guarantor

SLND Welcomes Four New Alliance Lenders

Four new lenders have joined our Lender Alliance Program, partnering with SLND to provide student loan services for their customers:

Farmers Security Bank - Washburn - (Lender code 100152) FFE Federal Credit Union - Fargo - (Lender code 100155) Kindred State Bank - Kindred - (Lender code 100153) Prairie Federal Credit Union - Minot - (Lender code 100154)

SLND looks forward to helping these and all participating lenders meet their student loan needs. Welcome!

Student loan posters and statement stuffers are available to all participating Alliance lenders. Please call 1-800-554-2717.

> Lance Hill, Coordinator College Information Service/Program Development

NDAAC Update

The North Dakota Association of Admissions Counselors had a successful month of college/ career fairs. Fall has been a busy time for all of us.

A reminder that applications for the NDAAC Scholarships are available from high school counselors, or from the NDAAC Guide to Higher Education. NDAAC awards eighteen \$750 scholarships to North Dakota high school seniors planning to attend North Dakota post-secondary institutions. The application deadline is March 1, 2002.

Enjoy the remaining weeks of fall!

Jobey Lichtblau - NDAAC President

Upcoming Events

NCHELP 2001 Fall Training Conference - November 11-14 in Salt Lake City, Utah RMASFAA Fall Decentralized Training - November 15-16 in Bismarck, ND SLND Fall Focus Group Meeting - November 27 in Bismarck, ND CBA 2001 Student Lending Conference/NCHELP Leadership Conference - December 2-4 in Arlington, Virginia

Prairie Publications

ATTN: Program Development Student Loans of North Dakota PO Box 5524 Bismarck, ND 58506-5524

Available online at mystudentloanonline.com

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By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writeris opinion and should not be construed as Student Loans of North Dakota policy unless so stated.

NDASFAA Update

Just got back from the annual RMASFAA Conference in Wichita. We had approximately 25 people from North Dakota at this year's conference. With this conference over, it means that North Dakota will be the next site of the conference and it will be here before we know it. As co-chairs of the conference, Jeff and Holly will need all of our help to make next year's conference a success. They were both busy in Wichita watching and learning...what went well and what didn't go so well and taking lots of notes. As is tradition, we had to deliver a skit inviting people to North Dakota next year. Don Flaherty, Bob Neas, and Lynn Aaberg did a marvelous job portraying Lewis & Clark and Sakakawea. We're hoping that someone captured it on video! If not, we may need to bring them back for an encore presentation.

A couple of upcoming things to remember:

High School Counselor Workshops will be held, November 8-9 in Dickinson, Devils Lake, Fargo, Grand Forks, Minot, and Bismarck. A memo from Don Flaherty, Chair of the Professional Development Committee, was mailed October 23 to all high school counselors and student affairs personnel. If you did not receive this memo, please contact Don at 1-888-822-2329 or e-mail at **tbcfnaid@drtel.net**.

November 8 (8:30 - 12:00 noon)	Lake Region State College - Chautauqua Gallery Dickinson State University - North Campus, Room 101 North Dakota State University - Skills and Technology Training Ctr.
November 9 (8:30 - 12:00 noon)	Bismarck State College - Student Union (Prairie Room) University of North Dakota - Family Practice Center, Room 1186
November 28 (8:30 - 12:00 noon)	Minot State University - Missouri Room (3rd Floor - Student Union)
(We greatly a	appreciate SLND for sponsoring the refreshments at each site.)

Decentralized Training will be held in Bismarck at the Kelly Inn, November 15-16. The training topic for this year is "Policies and Procedures Manual". Part of the information you will receive is a CD with a template of a manual that will greatly help you in constructing or revising your office manual. RMASFAA committee members, please check with your chairs to see if they have scheduled committee meetings.

Hope you all have enjoyed the wonderful fall weather...it sounds and looks like winter is in the air.

Ryan Graalum, President - NDASFAA Assistant Financial Aid Director - NDSU

SLND Fall Focus Group Meeting Scheduled

SLND's Fall Focus Group meeting entitled "Celebrating Heroes of Higher Education" for college financial aid personnel is set for Tuesday, November 27, at the Holiday Inn, Bismarck. The program includes a photo opportunity with Governor John Hoeven as he signs the proclamation in honor of "North Dakota College Awareness Week". In addition, sessions on digital signatures, cancellation/revision procedures, and much more will be covered. Invitations will be mailed the first week in November. CIS representatives will be following up with phone calls.

Peggy Anderson/Tammy Carlson - Coordinators College Information Service/Program Development

SLND "All Star" of the Month

Paula Hayward was chosen as SLND's "All Star" of the Month for October.

Paula was hired as a temp for the New Loans area in February 1990. In October 1990, she transferred to a temporary position as collection specialist for the Loan Servicing area, which became permanent in January 1991.

Paula has shown a lot of enthusiasm and excitement for her job since returning from maternity leave in August. She is always willing to help out when necessary, shows initiative, and is willing to take on new assignments. Paula is a pleasure to work with and has shown her dedication to doing a good job.



Congratulations!

Who's Coming and Going at SLND?

Mitch Auer rejoined SLND's Loan Servicing customer service team as a collection specialist. Mitch has a business degree from Dickinson State University and has 15 years collection experience. He was originally employed with SLND from 1985 to 1999 as a collection specialist. Prior to rejoining SLND, Mitch worked at Recovery Resources in Bismarck.

Jerry Zachmeier has joined SLND's Loan Servicing customer service team as a collection specialist. Jerry has completed coursework in the computer science field at BSC and has nearly four years experience working in a call center environment. Prior to joining SLND, Jerry worked for Sykes, Inc. in Bismarck.

Angle Wynn, former Associate Director of Loan Servicing, has resigned her position to operate a franchise business she purchased in Bismarck.

Shirley Glass, former Quality Assurance Officer, has accepted a transfer to Associate Director of Loan Servicing.

Congratulations and Good Luck to All!

HECN - Student Information Systems Report

At a recent IVN discussion related to the "collaborative" enrollment process for distance education students within the 11 North Dakota University System institutions, some questions about the National Student Clearinghouse (formerly the National Student Loan Clearinghouse) came up that warrant a bit of discussion. They follow:

1. Does the Clearinghouse only know about students who are receiving financial aid?

No. The electronic verification of enrollments which each NDUS institution does with the Clearinghouse reports all enrollments at the institution. These enrollment verifications are then shared with other sources, such as lenders, who then learn whether students receiving funding from them are actually enrolled.

2. Related to our "collaborative" enrollment process* for distance education students, how would the Clearinghouse ever know that the student was enrolled at the ihome campusî where the aid is awarded?

The "home campus" registers the student into a "collaborative" course on their own campus that mirrors or duplicates the actual registration on the campus providing the course. The Clearinghouse jobs (VF600, VF700, and VF710) all check a student's term coursework records and report enrollment if a student is registered in any session within the report term. It is important for the home campus to create the "collaborative" registration for a number of reasons and this is just one of them.

*The collaborative enrollment process allows a student within the North Dakota University System to choose a home campus. This home campus awards financial aid, processes all the student's registrations (at the home campus and other NDUS institutions), compiles a single tuition bill covering all registrations, and ultimately provides one transcript showing all of the student's academic history.

If you have questions or concerns, please feel free to contact me at 701-777-5031 or use my e-mail address which is *charles_fjeld@mail.und.nodak.edu*.

Charles Fjeld NDUS, HECN-SIS, Grand Forks, ND

HECN Highlights

HECN has received several questions on Fund Tables/Award History and how they tie together. It is very important that FT10 and FT16 are set up correctly to ensure that minimums and maximums are not being exceeded. We know this can be a confusing topic and we hope this clears up some questions on the process.

What is FT10/FT20?

Fund Allocation Table Maintenance: this tran id is used to create new fund allocation records. Fund allocations may be created one fund at a time or rolled over in JCLFT510, which will roll over the information from the previous year. It also allows for award types to be "tagged" which enables the award types to be combined in FT16/18. This allows for multiple awards to be connected in an award program. In this table you have control over which award types are to be used.

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What is FT16/FT18?

Award Program Table Maintenance: this tran id is used to tie multiple award units together for minimum/maximum and lifetime checks in the awarding process. This crosses multiple fiscal years. JCLFI883 must be run for each award program to add the award units attached to that award program to all award history records. If an award program is being changed, "an award unit is being deleted", then job JCLFI884 must be run to delete the award program from the award history records for the deleted award unit.

There are three required parts to set up and use Award Programs. An Award Program (for example 001) is where you can 'tie' loans together for their maximums, both annual and lifetime. It would be used today for the Subsidized Stafford, Unsubsidized Stafford Base, and the Unsubsidized Stafford Additional. Without tying them together, it is possible you may overaward a student in one or more of the programs. Combining the funds is called setting up an award program. All award programs are set up on FT16 and you can inquire about them on FT18.

Batch packaging honors whatever award programs you set up. OnLine, however, will allow you to override the Award Program for the annual limit, if you so choose.

The three (3) required parts of Award Programs:

- 1) Award Program Number must be entered on each fund involved on FT10. This is done for each fiscal year that you wish to tie together (even if it is retroactive). Next, you must go to FT16 and set up the Award Program. Enter the initial information, then fill out the min/max table by grade level on the left. Hint: Enter the award unit on FT10 first. You will not be able to create the Award Program on FT16 until you have set up the award unit on FT10 for each fund involved.
- 2) Setting up FT16 ties the funds together in the current award year. In order to include the loan amounts from the history file, you must run a batch job JCLFI883. JCLFI883 will create the Award Programs in the history file. You must run JCLFI883 once for each award you want to tie together.
- 3) The third and final required part of Award Programs is FI20. When your office enters awards listed on Financial Aid Transcripts or from NSLDS, you need to enter the Award Unit you have at your school for that type of award. If the transcript or NSLDS shows a Stafford, enter GL001.

Award Programs are a great way to try to ensure you do not exceed loan maximums for students. All three parts, however, must be used in order for the process to work correctly. **Hint**: To obtain a list of Award Programs on the History file, run JCLFI885.

Keep in mind how the system handles award programs. **BATCH** will prevent current year max, the lifetime max, and the # of terms from being exceeded; **ONLINE** will prevent lifetime max and # of terms from being exceeded. It will only warn you about the current year max being exceeded.

As always, if you have any questions, please contact our office and we will be happy to further explain these tran ids and the functions. Have a great month! You can reach Tricia at 701-777-3590 or e-mail *tricia_campbell@mail.und.nodak.edu* or Paula at 701-777-3401 or e-mail *Paula Kurtz@mail.und.nodak.edu*.

Tricia Campbell & Paula Kurtz - Business Analysts NDUS, HECN-SIS - Grand Forks, ND